

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jason Everett Phillips  
Kay Ann Phillips  
Debtors

Case No. 19-01995-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Oct 08, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 10, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Jason Everett Phillips, Kay Ann Phillips, 1645 Little Gap Rd., Palmerton, PA 18071-5037
5196029	+ AT&T Mobile, PO Box 537104, Atlanta, GA 30353-7104
5215959	+ Carbon County Tax Claim Bureau, P.O. Box 37, Jim Thorpe, PA 18229-0037
5196043	+ Lehigh Valley Health Network, PO Box 41067, Norfolk, VA 23541-1067
5196044	+ Lehigh Valley Hospital, 1200 S Cedar Crest Blvd, Allentown, PA 18103-6248
5443340	+ Lower Towamensing Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
5443341	+ Lower Towamensing Township, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
5196047	PPL, P.O. Box 25239, Lehigh Valley, PA 18002-5239
5196048	+ Red Stick Acquisitions LLC, 323 5th St., PO Box 35, Eureka, CA 95502-0035

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	^ MEBN	Oct 08 2024 18:31:19	SN Servicing Corporation as servicer for U.S. Bank, c/o Friedman Vartolo LLP, 1325 Franklin Ave, Suite 160, Garden City, NY 11530-1631
5196027	+ Email/Text: EBNProcessing@afni.com	Oct 08 2024 18:33:00	AFNI Inc, Po Box 3427, Bloomington, IL 61702-3427
5196028	+ EDI: CAPIO.COM	Oct 08 2024 22:32:00	AssetCare LLC, Lee Morris, 2222 Texoma Pkwy Ste 180, Sherman, TX 75090-2484
5196036	Email/Text: ebnotifications@creditacceptance.com	Oct 08 2024 18:33:00	Credit Acceptance, 25505 W. Twelve Mile Rd., Southfield, MI 48034-8339
5196031	+ EDI: CAPIO.COM	Oct 08 2024 22:32:00	Capio Partners, 2222 Texoma Pkwy Ste 150, Sherman, TX 75090-2481
5196032	^ MEBN	Oct 08 2024 18:31:21	Coll Svc Center, PO Box 560, New Kensington, PA 15068-0560
5196035	+ EDI: WFNNB.COM	Oct 08 2024 22:32:00	Comenity Bank/Catherines, PO Box 182789, Columbus, OH 43218-2789
5196037	+ Email/Text: bknotice@ercbpo.com	Oct 08 2024 18:33:00	Enhanced Recovery Company, PO Box 57547, Jacksonville, FL 32241-7547
5196041	+ EDI: CBS7AVE	Oct 08 2024 22:32:00	Ginnys Inc, 1112 7th Ave, PO Box 2816, Monroe, WI 53566-8016
5196042	^ MEBN	Oct 08 2024 18:31:19	KML Law Group, P.C., Suit 5000 BNY Mellon Independence Cent, 701 Market St., Philadelphia, PA

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Page 2 of 3  
Total Noticed: 26

5196045	+ Email/Text: support@ljross.com	19106-1538
		Oct 08 2024 18:33:00 LJ Ross Assoc, 4 Universal Way, Jackson, MI 49202-1455
5224199	EDI: PRA.COM	
		Oct 08 2024 22:32:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5202937	EDI: Q3G.COM	
		Oct 08 2024 22:32:00 Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
5321157	^ MEBN	
		Oct 08 2024 18:31:20 Red Stick Acquisitions, LLC, c/o Statebridge Company, 6061 S Willow Drive Suite 300, Greenwood Village, CO 80111-5151
5321158	^ MEBN	
		Oct 08 2024 18:31:21 Red Stick Acquisitions, LLC, c/o Statebridge Company, 6061 S Willow Drive Suite 300, Greenwood Village, CO 80111, Red Stick Acquisitions, LLC, c/o Statebridge Company 80111-5151
5221906	Email/Text: bknotices@sns.com	
		Oct 08 2024 18:33:00 SN Servicing Corporation, 323 5th Street, Eureka, CA 95501
5491167	Email/Text: bknotices@sns.com	
		Oct 08 2024 18:33:00 SN Servicing Corporation, 323 5th st, Eureka CA 95501, SN Servicing Corporation, 323 5th st, Eureka CA 95501

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Lower Towamensing Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
5196030	*+	AT&T Mobile, PO Box 537104, Atlanta, GA 30353-7104
5196033	*+	Coll Svc Center, PO Box 560, New Kensington, PA 15068-0560
5196034	*+	Coll Svc Center, PO Box 560, New Kensington, PA 15068-0560
5196039	*+	Foundation Radiology, 401 Liberty Ave 20th Floor, Pittsburgh, PA 15222-1029
5196040	*+	Foundation Radiology, 401 Liberty Ave 20th Floor, Pittsburgh, PA 15222-1029
5491166	*P++	SN SERVICING CORPORATION, 323 FIFTH ST, EUREKA CA 95501-0305, address filed with court., SN Servicing Corporation, 323 5th st, Eureka CA 95501
5196038	##+	Foundation Radiology, 401 Liberty Ave 20th Floor, Pittsburgh, PA 15222-1029
5196046	##+	Penn Credit Corp, 916 S. 14th St., Harrisburg, PA 17104-3425

TOTAL: 0 Undeliverable, 7 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 10, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 8, 2024 at the address(es) listed below:

District/off: 0314-5  
Date Rcvd: Oct 08, 2024

User: AutoDocke  
Form ID: 3180W

Page 3 of 3  
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Name	Email Address
Daniel I Singer	on behalf of Creditor RED STICK ACQUISITIONS LLC dsinger@sokrem.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor RED STICK ACQUISITIONS LLC bkgroup@kmlawgroup.com
James Randolph Wood	on behalf of Creditor Lower Towamensing Township jwood@portnoffonline.com jwood@ecf.inforuptcy.com
Jason Brett Schwartz	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of Igloo Series V Trust bkecf@friedmanvartolo.com
Jason M Rapa	on behalf of Debtor 2 Kay Ann Phillips jrapa@rapalegal.com secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com;reception@rapalegal.com
Jason M Rapa	on behalf of Debtor 1 Jason Everett Phillips jrapa@rapalegal.com secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com;reception@rapalegal.com
Lauren Marie Moyer	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of Igloo Series V Trust bkecf@friedmanvartolo.com, ecfmil@ecf.courtdrive.com
Michelle Ghidotti	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Igloo Series V Trust bknotifications@ghidottiberger.com
Nelson Diaz	on behalf of Creditor RED STICK ACQUISITIONS LLC ndiaz@privatelenderlaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1

Jason Everett Phillips

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1702

EIN --

Debtor 2

Kay Ann Phillips

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5464

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-01995-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason Everett Phillips

Kay Ann Phillips

**By the  
court:**10/8/24Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**